# ABSTRACT OF THE DISCLOSURE

A wagering terminal that also allows for account set-up has a display, a reader to accept account wagering applications, a user interface to capture user input and user identification, and a processor to process the identification, user input and account set-up. The terminal may communicate directly with wagering pools for entry into the pools and facilitates wagering on race events by providing and even analyzing race event information. A rotating slot-type image format can supply information on actual race contestants wagered upon and symbols can be used to identify multiple contestant wagering events.